

BRANCH OFFICES

Phoenix (Scottsdale), AZ
Sacramento, CA
Denver, CO
Miami (Boca Raton), FL
Tampa, FL
Atlanta, GA
Chicago (Wilmette), IL
Las Vegas, NV
Philadelphia (King of Prussia), PA
Seattle (Bellevue), WA



Beal Bank USA

Corporate Headquarters

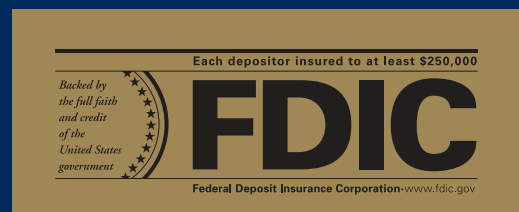
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866-375-3500 • Fax 702-598-3570
www.bealbankusa.com • info@bealbankusa.com

Beal Bank USA

Member FDIC

STATEMENT OF CONDITION

June 30, 2026



BOARD OF DIRECTORS

ANDREW BEAL

Chairman of the Board / President

Beal Financial Corporation

SUSAN DUNN ARNOLD

Real Estate Investor

JOHN CARTER

Real Estate

Former Director, FDIC Division Of Supervision

And Consumer Protection

(Dallas & San Francisco Regions)

MIKE EASTLAND

Executive Director

North Central Texas Council of Governments

TIMOTHY M. FULTS

Attorney at Law

ROBERT D. McTEER

Distinguished Fellow, National Center for Policy Analysis

Former President, Federal Reserve Bank of Dallas

DR. BERNARD WEINSTEIN

Emeritus Professor of Applied Economics

University of North Texas

MICHAEL J. ZAMORSKI

Former Director, FDIC Bank Examination and

Supervision Division

BEAL BANK USA

CONSOLIDATED STATEMENT OF CONDITION

June 30, 2026

ASSETS

(Rounded to the nearest thousand)

Cash and Interest Earning Deposits	226,228,000
Securities.....	6,142,058,000
Loans.....	3,890,008,000
Real Estate Owned.....	4,153,000
Other Assets	782,664,000
TOTAL ASSETS	\$11,045,111,000

LIABILITIES AND CAPITAL

Deposits.....	1,650,244,000
Federal Home Loan Bank Borrowings	3,400,000,000
Other Borrowings	3,199,788,000
Other Liabilities.....	154,440,000
TOTAL LIABILITIES	8,404,472,000
 Capital, Surplus, and Other	 1,901,807,000
Retained Earnings.....	738,832,000
TOTAL CAPITAL	2,640,639,000
TOTAL LIABILITIES AND CAPITAL.....	\$11,045,111,000

BEAL BANK USA

EQUITY CAPITAL RATIOS

June 30, 2026

Common Equity Tier 1 Capital Ratio	51.8%
Tier 1 Capital Ratio.....	51.8%
Total Capital Ratio.....	52.9%
Tier 1 Leverage Ratio	21.9%

Note 1: The Federal Deposit Insurance Corporation (FDIC), an agency of the United States Government, insures deposit accounts up to at least \$250,000 per depositor in accordance with the rules and regulations of the FDIC.

Note 2: Equity capital ratios are calculated in accordance with risk-based capital guidelines issued by the FDIC.

Note 3: The Statement of Condition is prepared in accordance with Federal regulatory authority instructions. These instructions may in some cases differ from generally accepted accounting principles.